

Translation

PATENT COOPERATION TREATY
PCT

PCT Application
PCT/CN2004/001592



INTERNATIONAL PRELIMINARY REPORT ON PATENTABILITY
(Chapter II of the Patent Cooperation Treaty)

(PCT Article 36 and Rule 70)

Applicant's or agent's file reference SK0411235-P	FOR FURTHER ACTION		See Form PCT/IPEA/416
International application No. PCT/CN2004/001592	International filing date (day/month/year) 31.Dec.2004 (31.12.2004)	Priority date (day/month/year) 31.Dec.2003 (31.12.2003)	
International Patent Classification (IPC) or national classification and IPC IPC 7 G06F17/60			

Applicant
CHINA UNIONPAY et al

1. This report is the international preliminary examination report, established by this International Preliminary Examining Authority under Article 35 and transmitted to the applicant according to Article 36.

2. This REPORT consists of a total of 3 sheets, including this cover sheet.

3. This report is also accompanied by ANNEXES, comprising:

a. (sent to the applicant and to the International Bureau) a total of 1 sheets, as follows:
 sheets of the description, claims and/or drawings which have been amended and are the basis of this report and/or sheets containing rectifications authorized by this Authority (see Rule 70.16 and Section 607 of the Administrative Instructions).
 sheets which supersede earlier sheets, but which this Authority considers contain an amendment that goes beyond the disclosure in the international application as filed, as indicated in item 4 of Box No. I and the Supplemental Box.

b. (sent to the International Bureau only) a total of (indicate type and number of electronic containing a sequence listing and/or tables related thereto, in electronic form only, as indicated in the Supplemental Box, Relating to Sequence Listing (see Section 802 of the Administrative Instructions).

4. This report contains indications relating to the following items:

Box No. I Basis of the report
 Box No. II Priority
 Box No. III Non-establishment of opinion with regard to novelty, inventive step and industrial applicability
 Box No. IV Lack of unity of invention
 Box No. V Reasoned statement under Article 35(2) with regard to novelty, inventive step or industrial applicability; citations and explanations supporting such statement
 Box No. VI Certain documents cited
 Box No. VII Certain defects in the international application
 Box No. VIII Certain observations on the international application

Date of submission of the demand 08.Oct.2005(08.10.2005)	Date of completion of this report 17.Nov.2005(17.11.2005)
---	--

Name and mailing address of the IPEA/CN The State Intellectual Property Office, the P.R.China, 6 Xitucheng Rd., Jimen Bridge, Haidian District, Beijing, China 100088 Facsimile No. 86-10-62019451	Authorized officer Telephone No. 86-10-62084953
--	--



Box No. I Basis of the report

1. With regard to the **language**, this report is based on:

the international application in the language in which it was filed

a translation of the international application into _____, which is the language of a translation furnished for the purposes of:

international search (Rules 12.3(a) and 23.1(b))

publication of the international application (Rule 12.4(a))

international preliminary examination (Rules 55.2(a) and/or 55.3(a))

2. With regard to the **elements** of the international application, this report is based on (*replacement sheets which have been furnished to the receiving Office in response to an invitation under Article 14 are referred to in this report as "originally filed" and are not annexed to this report*):

the international application as originally filed/furnished

the description:

pages 1-17 _____ as originally filed/furnished

pages * _____ received by this Authority on _____

pages * _____ received by this Authority on _____

the claims:

pages 1, 2, 4 _____ as originally filed/furnished

pages * _____ as amended (together with any statement) under Article 19

pages * 3 _____ received by this Authority on 8.Oct.2005

pages * _____ received by this Authority on _____

the drawings:

pages _____ as originally filed/furnished

pages * _____ received by this Authority on _____

pages * _____ received by this Authority on _____

a sequence listing and/or any related table(s) - see Supplemental Box Relating to Sequence Listing.

3. The amendments have resulted in the cancellation of:

the description, pages _____

the claims, Nos. _____

the drawings, sheets/figs _____

the sequence listing (*specify*): _____

any table(s) related to sequence listing (*specify*): _____

4. This report has been established as if (some of) the amendments annexed to this report and listed below had not been made, since they have been considered to go beyond the disclosure as filed, as indicated in the Supplemental Box (Rule 70.2(c)).

the description, pages _____

the claims, Nos. _____

the drawings, sheets/figs _____

the sequence listing (*specify*): _____

any table(s) related to sequence listing (*specify*): _____

* If item 4 applies, some or all of those sheets may be marked "superseded."

INTERNATIONAL PRELIMINARY REPORT ON PATENTABILITY

International application No.
PCT/CN2004/001592

Box No. V Reasoned statement under Article 35(2) with regard to novelty, inventive step or industrial applicability; citations and explanations supporting such statement

1. Statement:

Novelty (N)	Claims 1-26	YES
	Claims _____	NO
Inventive step (IS)	Claims 1-26	YES
	Claims _____	NO
Industrial applicability (IA)	Claims 1-26	YES
	Claims _____	NO

2. Citations and explanations (Rule 70.7)

The present invention relates to a safe network payment system and safe network payment authentication method.

Documents incorporated by reference are the following:

D1: WO,A1,0118720

D2: CN,A,1198555

D1 discloses a purchase authorizing method involves determining validity of consumer account number and authentication token received from consumer location at third party contractor location. Consumer account number is transmitted from the consumer location to a third party contractor location via an on-line merchant location. Authentication token associated with that number is determined at location. Authentication token is transmitted to location from consumer location and the validity of received number and authentication token is determined at location. The method enables authorizing purchases made over Internet using valid authentication token;

D2 relates to a network payment system and method. It is characterized by using public telephone network and INTERNET network to make payment, buy and information service between user, store and bank under the condition of encryption. The invention can be used to safely, conveniently and quick pay accounts, buy goods and bonds etc. information services;

It is obvious that not all the technical features in claims 1-26 are disclosed by D1,D2, and further the technical solutions claimed are not obvious to a person skilled on the basis of D1,D2 or their combination. Thus, claims 1-26 have novelty under PCT Article 33(2), and have inventive step under PCT Article 33(3) ;

Claims 1-26 have industrial applicability under PCT Article 33(4), because the network payment system claimed can be made or used in the industry.

功或拒绝支付。

13. 如权利要求 12 所述的网上支付系统，其特征在于：所述的支付平台和银行信息处理系统，是由不同机构提供的网络平台。

5 14. 如权利要求 12 所述的网上支付系统，其特征在于：所述的支付平台和银行信息处理系统，是由同一机构提供的网络平台。

15. 如权利要求 12 所述的网上支付系统，其特征在于：所述的银行信息处理系统，是由付款人帐户开户银行提供的网络平台。

16. 如权利要求 12 所述的网上支付系统，其特征在于：所述的银行信息处理系统，是由收款银行或其代理行提供的网络平台。

10 17. 如权利要求 13 所述的网上支付系统，其特征在于：所述的支付平台和银行信息处理系统，是由与交易无关的第三方提供的网络平台。

15 18. 如权利要求 1 或 12 所述的网上支付系统，其特征在与所述的支付平台中设有客户信息数据库，该数据库中包括客户信息和其对应的银行帐户信息，其中客户信息中的客户身份包括真实身份和网上交易身份，该网上交易身份可以是真实身份，或者是客户任意设定的身份。

19. 一种网上支付认证方法，包括对网上交易的双方，即客户和商户进行身份认证并确认其交易和交易金额，商户身份进行证书认证，客户身份进行密码认证，其特征在于对客户身份还进行动态的辅助认证，该辅助认证过程中包括通过非互联网途径传送授权码到客户的过程。

20 20. 一种如权利要求 19 所述的网上支付认证方法，包含如下步骤：

客户网上浏览，发出交易请求，

商户接收交易请求，

客户发出支付请求，转入支付平台界面，

25 支付平台要求客户在互联网上输入网上支付密码进行客户身份认证，并核实该密码，

若密码不正确，则拒绝该交易请求，

若密码正确，则动态生成授权码，

支付平台通过客户身份辅助认证系统传送该授权码给客户，

客户在收到该授权码以后，在支付平台的相应页面上输入该授权码，

30 支付平台在核实授权码无误后，确认客户身份通过验证，发送支付请求，其中，所述的客户身份辅助认证系统传送授权码给客户系通过非互联网